

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
SAN ANGELO DIVISION**

In re:

THERESA ANN ETTE BAIN

Case No. 15-60023

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Robert B. Wilson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2015.
- 2) The plan was confirmed on 05/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/13/2019.
- 5) The case was completed on 03/30/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$930.30.
- 10) Amount of unsecured claims discharged without payment: \$103,057.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,375.30
Less amount refunded to debtor	\$71.30

<b>NET RECEIPTS:</b>	<b>\$26,304.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,435.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,393.80
Other	\$249.48

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,078.28</b>
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Attorney fees paid and disclosed by debtor:	\$565.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	7,689.47	NA	NA	0.00	0.00
AFNI INC	Unsecured	312.41	NA	NA	0.00	0.00
ALLIED INTERSTATE INC	Unsecured	1,147.97	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	710.91	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	78.33	256.33	256.33	3.04	0.00
ARC SERVICES	Unsecured	280.00	NA	NA	0.00	0.00
ARC SERVICES	Unsecured	633.56	NA	NA	0.00	0.00
ARC SERVICES	Unsecured	672.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	647.35	NA	NA	0.00	0.00
BALLINGER MEMORIAL HOSPITAL L	Unsecured	150.00	NA	NA	0.00	0.00
BUREAU OF COLLECTION RECOVER	Unsecured	347.92	NA	NA	0.00	0.00
BURNS & CARISLE	Unsecured	128.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,910.43	2,874.05	2,874.05	34.10	0.00
CMRE FINANCIAL SERVICES INC	Unsecured	144.00	NA	NA	0.00	0.00
CONVERGENT	Unsecured	22,189.21	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	690.00	NA	NA	0.00	0.00
EMBCC	Unsecured	159.13	NA	NA	0.00	0.00
EQUIDATA	Unsecured	392.00	NA	NA	0.00	0.00
EQUIDATA	Unsecured	197.00	NA	NA	0.00	0.00
FEDERAL RECOVERY GROUP	Unsecured	651.44	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	430.00	NA	NA	0.00	0.00
GECRB/ CARE CREDIT	Unsecured	504.00	NA	NA	0.00	0.00
GLOBAL CHECK & CREDIT SERVICE:	Unsecured	541.79	NA	NA	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	640.59	632.58	632.58	7.51	0.00
INTEGRITY TEXAS FUNDING	Unsecured	NA	1,510.36	1,510.36	17.92	0.00
INTERGRITY TEXAS FUNDING	Unsecured	1,529.48	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	641.64	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	568.71	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	568.00	NA	NA	0.00	0.00
LEONOR GARCIA	Unsecured	5,077.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	683.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	10,800.00	11,382.54	11,382.54	135.06	0.00
MARK K BLEAKLEY	Secured	11,000.00	11,000.00	11,000.00	11,000.00	3,400.15
MARK K BLEAKLEY	Secured	20,893.49	20,893.49	20,893.49	0.00	0.00
MED DATA SYSTEMS	Unsecured	107.00	NA	NA	0.00	0.00
MED DATA SYSTEMS	Unsecured	81.00	NA	NA	0.00	0.00
MEDI-COMM SERVICES	Unsecured	510.00	NA	NA	0.00	0.00
MEDI-COMM SERVICES	Unsecured	1,166.00	NA	NA	0.00	0.00
MEDI-COMM SERVICES	Unsecured	191.00	NA	NA	0.00	0.00
MEDI-COMM SERVICES	Unsecured	1,029.00	NA	NA	0.00	0.00
MEDI-COMM SERVICES	Unsecured	332.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	216.75	NA	NA	0.00	0.00
NATL RECOVERY	Unsecured	81.00	NA	NA	0.00	0.00
NORTHERN RESOLUTION	Unsecured	647.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,053.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,823.75	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	691.00	NA	NA	0.00	0.00
PROFESSIONAL FINANCE COMPANY	Unsecured	120.00	NA	NA	0.00	0.00
RESUREGENT CAPITAL SERVICES	Unsecured	430.36	NA	NA	0.00	0.00
RESUREGENT CAPITAL SERVICES	Unsecured	576.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	11,526.62	NA	NA	0.00	0.00
SAN ANGELO EMERGENCY PHYSICIANS	Unsecured	138.00	NA	NA	0.00	0.00
SAN ANGELO MEDICAL CENTER	Unsecured	55.08	NA	NA	0.00	0.00
SANDS FINANCE	Unsecured	332.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	540.00	NA	NA	0.00	0.00
SHANNON CLINIC	Unsecured	10.05	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	1,147.98	1,133.63	1,133.63	13.46	0.00
TEXAS GUARANTEED STUDENT LOAN FUNDING	Unsecured	8,912.00	NA	NA	0.00	0.00
TGSLC	Unsecured	24,692.95	27,724.13	27,724.13	328.97	0.00
TOM GREEN CAD	Secured	3,500.00	4,395.20	4,395.20	4,395.20	1,888.32
TRIAD FINANCIAL CORPORATION	Unsecured	1,583.06	NA	NA	0.00	0.00
VERIZON	Unsecured	74.00	NA	NA	0.00	0.00
WALTS AUTO SALES	Unsecured	3,784.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	170.18	168.05	168.05	1.99	0.00
ZENITH ACQUISITION CORP	Unsecured	617.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$20,893.49	\$0.00	\$0.00
Mortgage Arrearage	\$11,000.00	\$11,000.00	\$3,400.15
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,395.20	\$4,395.20	\$1,888.32
<b>TOTAL SECURED:</b>	<b>\$36,288.69</b>	<b>\$15,395.20</b>	<b>\$5,288.47</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,681.67</b>	<b>\$542.05</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,078.28</u>
Disbursements to Creditors	<u>\$21,225.72</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$26,304.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2020

By: /s/ Robert B. Wilson

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.